

**AMENDMENTS TO THE CLAIMS**

The following listing of claims replaces all prior versions and listings of claims in the above-referenced application:

- 1           1.       (Currently amended)     A merchant terminal comprising:  
2           a scanner for scanning a personal identification document corresponding to a  
3       customer requesting a point-of-sale transaction; ~~and~~  
4           logic configured to identify customer data from a scanned image of the personal  
5       identification document; and  
6           at least one template corresponding to at least one type of an existing personal  
7       identification document, said one template being used to interpret customer data fields.
  
- 1           2.       (Cancelled)
  
- 1           3.       (Currently amended)     The merchant terminal of claim [2] 1, wherein  
2       the at least one type of personal identification document comprises one of a driver's  
3       license, personal identification card, and a passport.
  
- 1           4.       (Original)     The merchant terminal of claim 1, wherein the template is  
2       incorporated into the scanner and as such, the scanner comprises a templated scanner  
3       configured to automatically determine the type of personal identification document being  
4       scanned and identify the various fields of the personal identification document.
  
- 1           5.       (Cancelled)
  
- 1           6.       (Original)     The merchant terminal of claim 1, wherein the logic  
2       configured to identify customer data from the scanned image comprises an optical  
3       character recognition (OCR) engine.

1           7.     (Original)     The merchant terminal of claim 6, wherein the OCR engine  
2     is configured to generate a text file containing text from the personal information  
3     document.

1           8.     (Currently amended)     The merchant terminal of claim 7, further  
2     comprising logic configured to generate customer data based on a comparison of the text  
3     file to [a] the document template corresponding to the personal identification document.

1           9.     (Original)     The merchant terminal of claim 1, further comprising logic  
2     configured to process the point-of-sale transaction using the customer data.

1           10.    (Original)     The merchant terminal of claim 9, wherein the point-of-sale  
2     transaction comprises one of a pre-paid card purchase, a point-of-sale purchase, a pre-  
3     paid card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card  
4     transaction, and a bill payment.

1           11.    (Original)     The merchant terminal of claim 1, further comprising logic  
2     configured to identify at least one scanning error in the customer data.

1           12.    (Original)     The merchant terminal of claim 11, wherein the scanning  
2     error comprises an optical character recognition error.

1           13.    (Original)     The merchant terminal of claim 11, further comprising  
2     logic configured to enable a user to manually input new customer data to correct the at  
3     least one scanning error.

1           14.    (Original)     The merchant terminal of claim 1, further comprising logic  
2     configured to validate the customer data.

1           15. (Currently amended) A method of processing a point-of-sale  
2 transaction at a merchant terminal, the method comprising:  
3           scanning a personal identification document corresponding to a customer  
4 requesting a financial service at a merchant terminal;  
5           generating a scanned image of the personal identification document;  
6           identifying character data in the scanned image; and  
7           ~~mapping~~ comparing the character data ~~[to]~~ using a document template to identify  
8 types of character data and assigning the character data as values for the identified types  
9 of character data corresponding to the personal identification document to generate  
10 customer data used in processing the point-of-sale transaction.

1           16. (Currently amended) The method of claim 15, wherein ~~the~~ generating  
2 a scanned image comprises performing an optical character recognition algorithm.

1           17. (Currently amended) The method of claim 15, further comprising  
2 automatically determining a type of document of which the personal ~~identification~~  
3 identification document comprises.

1           18. (Original) The method of claim 17, wherein the automatically  
2 determining the type of document comprises comparing the scanned image to a document  
3 template.

1           19. (Original) The method of claim 15, wherein the financial service  
2 comprises at least one of a pre-paid card purchase, a point-of-sale purchase, a pre-paid  
3 card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card  
4 transaction, and a bill payment.

1           20. (Original) The method of claim 15, further comprising identifying at  
2 least one scanning error and enabling a user to manually input new customer data to  
3 correct the at least one scanning error.

1           21.     (Currently amended)     A method implemented by a merchant terminal,  
2     the method comprising:

3                 scanning a personal identification document corresponding to a customer; and  
4                 generating customer data from a scanned image of the personal identification  
5     document by:

6                 using a predefined template which defines a document layout to identify  
7     the scanned personal identification document;

8                 using the predefined template to identify regions containing text on the  
9     personal identification document and definitions attributed to the regions containing text;

10                performing an optical character recognition process on the regions  
11     containing text to obtain customer data values;

12                associating the customer data values with the definitions obtained from the  
13     template; and

14                populating fields of a displayed form with the customer data values.

1           22.     (Original)     A financial services system comprising:

2                 a scanner configured to generate a digital image of a customer's personal  
3     identification document;

4                 an optical character recognition (OCR) engine for converting the digital image  
5     into a text file; and

6                 logic configured to generate customer data associated with the text file by  
7     comparing the text file to a document template of the personal identification document.

1           23.     (Original)     The financial services system of claim 22, further  
2     comprising a validation module configured to determine at least one OCR error.

1           24.     (Original)     The financial services system of claim 23, wherein the  
2     validation module is further configured to prompt a user to input new customer data  
3     corresponding to the at least one OCR error.

1           25.   (Currently amended)   A point-of-sale merchant terminal comprising:  
2           a scanner operable to scan ~~means for scanning~~ a customer's personal  
3   identification document;  
4           a processor operable to:  
5                 compare the document layout of the scanned personal identification  
6   document with a template to identify a document type;  
7                 identify the various fields of the scanned personal identification  
8   document;  
9                 convert the identified fields to text; and  
10                associate the text with types of customer data defined by the template  
11           ~~means for identifying customer data from the scanned image of the personal~~  
12   ~~identification document.~~

1           26.   (Original)   The point-of-sale merchant terminal of claim 25, further  
2   comprising means for providing a financial service based on the identified customer data.